

Exhibit "F"

IN THE UNITED STATES DISTRICT COURT
FOR THE MIDDLE DISTRICT OF ALABAMA
NORTHERN DIVISION

DONALD BELL;)
KATRINA BELL,)
)
Plaintiffs,)
)
vs.)
)
TRAVELERS PROPERTY)
CASUALTY INSURANCE)
COMPANY,)

CIVIL ACTION NO. 2:05
CV 658-T

Defendant.

AFFIDAVIT OF WILLIAM BRIDGES

1. My name is William Bridges . I am a resident of the State of Alabama and am over the age of (19) nineteen years. This affidavit is based on my personal knowledge and/or on business records maintained in the ordinary course of business.

2. I am independently employed as a structural engineer. In that capacity, I was contacted by Hal Cain of Cain & Associates, who requested that I conduct an inspection of a home owned by Donald and Katrina Bell. This home is located at 9030 County Road 59, Pine Apple, Alabama, 36471.

3. On December 8, 2004, I inspected the 9030 County Road 59, Pine Apple, Alabama property. My inspection was limited to an inspection of the home located on this property.

4. While my report contains numerous photographs of the interior and exterior of the Bells' home and contains notations regarding damage found to the interior of the home, unless specifically stated in the report, I made no conclusion as to the cause of the damage.

5. Attached to this affidavit is a copy of the December 14, 2004 report that I

provided to Cain & Associates following my inspection. This report is a business record maintained in the ordinary course of business and it accurately reflects my investigation of the subject property. I swear and affirm that the statements made in this report are true and correct.

STATE OF ALABAMA
COUNTY OF MOBILE



William Bridges

STATE OF ALABAMA
COUNTY OF MOBILE

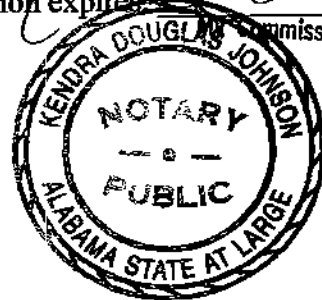
I, Kendra Douglas Johnson, a Notary Public in and for said County and State, hereby certify that William Bridges, whose name is signed to the foregoing and who is known to me, acknowledged before me this day, that being informed of the contents thereof, he voluntarily executed the same on the day of its date.

Given under my hand and seal this the 9 day of February, 2006.

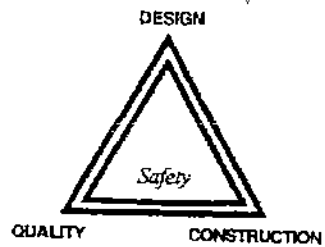
Notary Public: 

My commission expires

Commission Expires July 15, 2008



CAIN & ASSOCIATES **HALK CAIN, P.E.**
Engineers & Constructors, Inc. President



3751 Cottage Hill Rd.
Mobile, Alabama 36609

Office Tel: (251) 661-2605

FAX (251) 660-1541

Cell Ph: (251) 689-8975

E-mail: HalKCain@aol.com

web page: www.HKCAIN.COM

CAIN & ASSOCIATES Engineers & Constructors Inc.
3751 Cottage Hill Rd. Mobile, AL 36609 (251-661-2605)

SUMMARY ENGINEERING REPORT

DATE OF INSPECTION: 12/8/2004

HOMEOWNER: Don Bell

ADDRESS: 9030 County Road 59 Pineapple, AL.

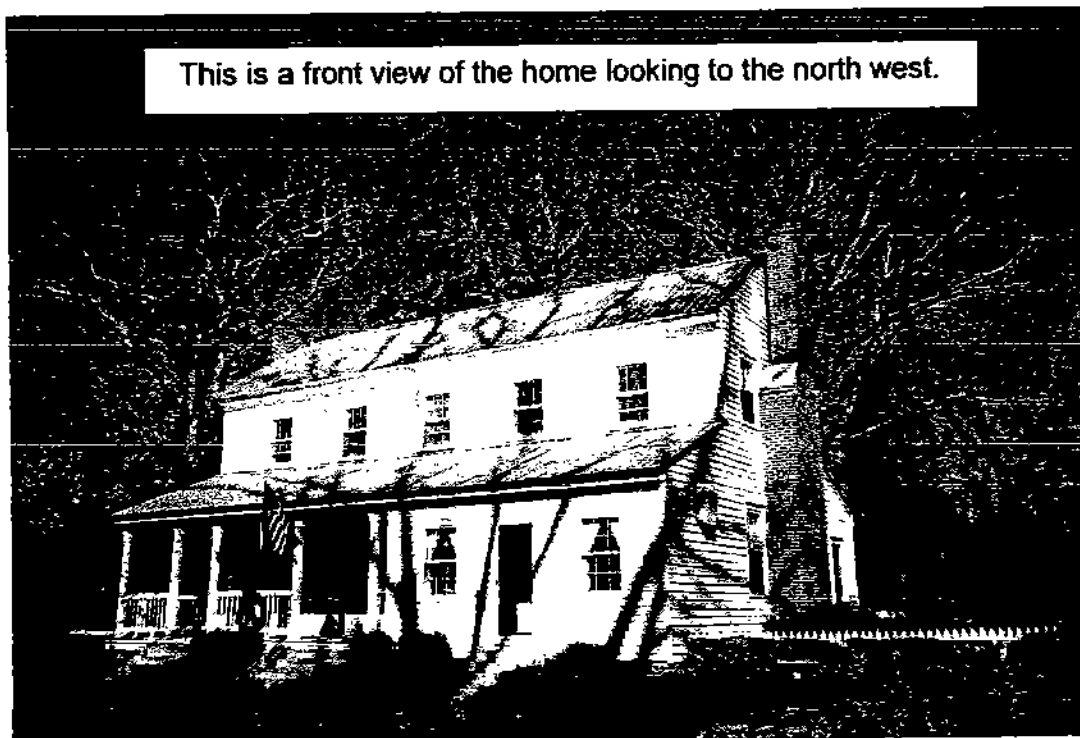
NAME OF INSURANCE COMPANY: Travelers

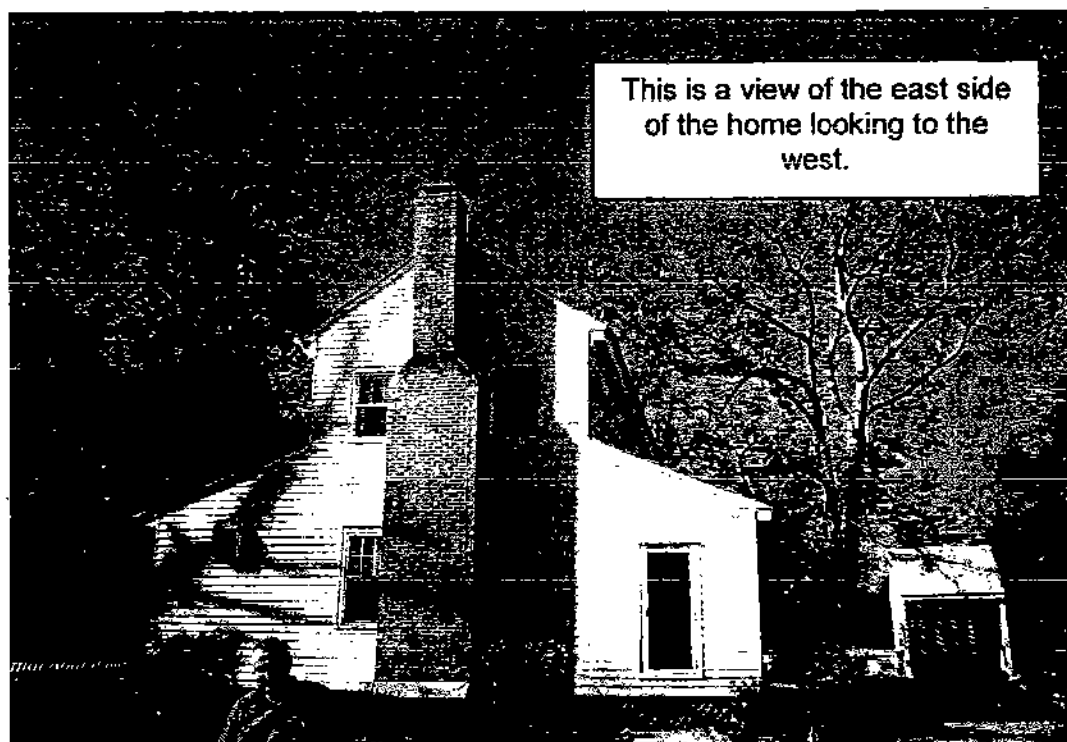
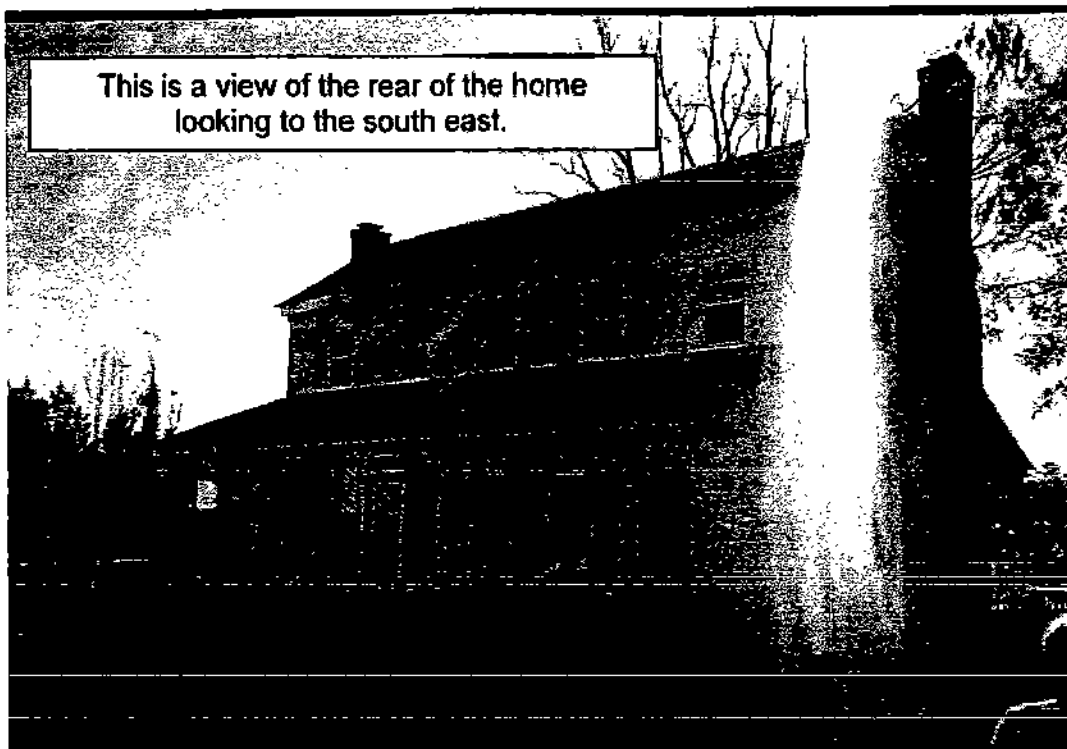
PHONE NO.: Home 334-335-3101 Work 334-335-3311

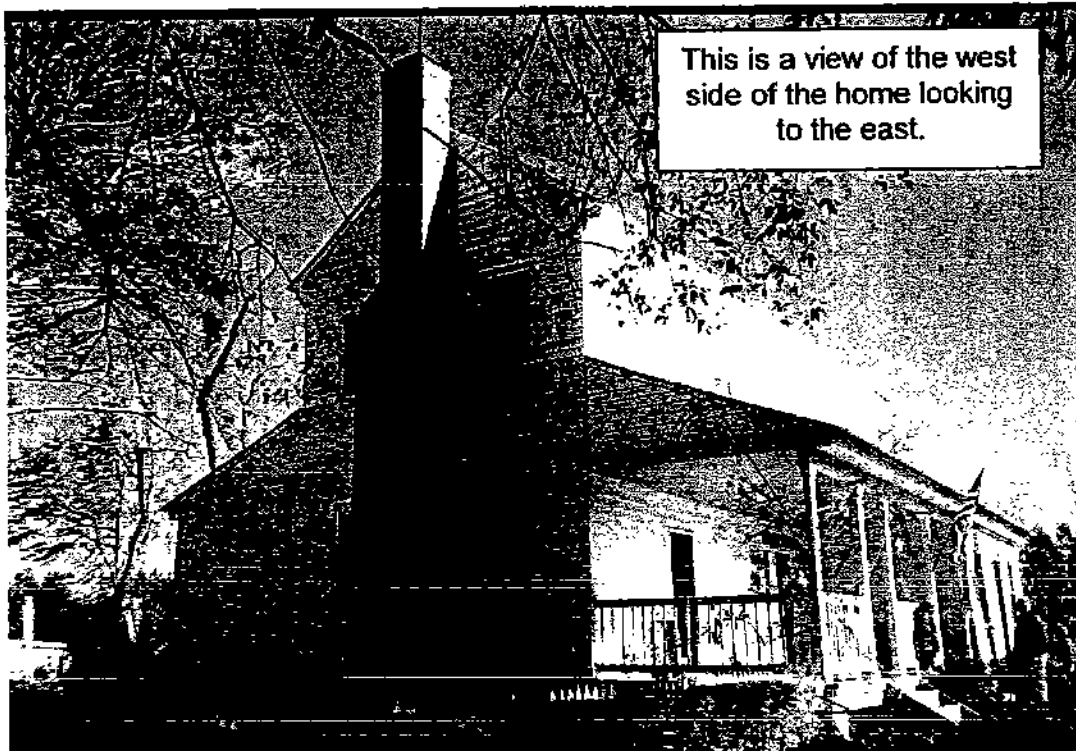
CLAIM NO.: L5K6586

DATE OF LOSS: 9/16/04, HURRICANE IVAN

BUILDING DESCRIPTION: The home is a two story wood framed structure supported on stone piers and concrete block piers. The home has a metal roof and faces south. The home was constructed in the 1830's and underwent a major renovation 2 years ago. The following pictures provide some exterior views of the home.







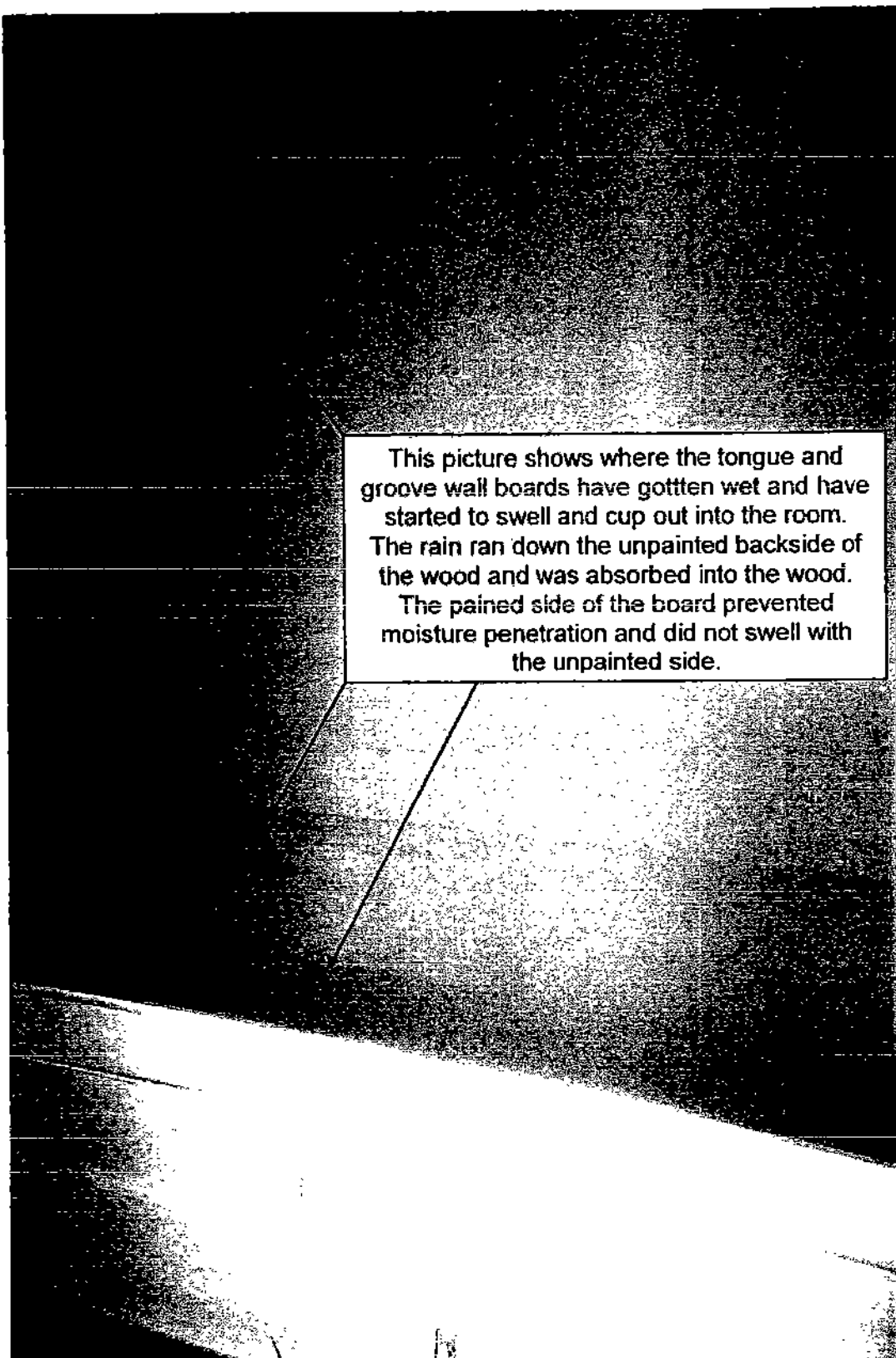
FLOOD DAMAGE, WIND DAMAGE, and SETTLEMENT DAMAGE
COMMENTS: The home suffered no damage from flood. The home appears to have suffered no damage from settlement as a result of Hurricane Ivan; the home does appear to have settled a small amount along the north main bearing wall due to crushing of some termite damaged floor beams. The high wind loads from Hurricane Ivan caused the increased loading on the floor beams that caused them to crush. The wind from Hurricane Ivan caused a "lifting" of the metal roof that loosened the attachment screws. These loosened screws allowed rain to enter the home and damage the totally wood interior. The following pictures will detail some of the damages to the home. A plan of the main floor framing is included in the back of the report. This plan will show the approximate locations of the termite damage.

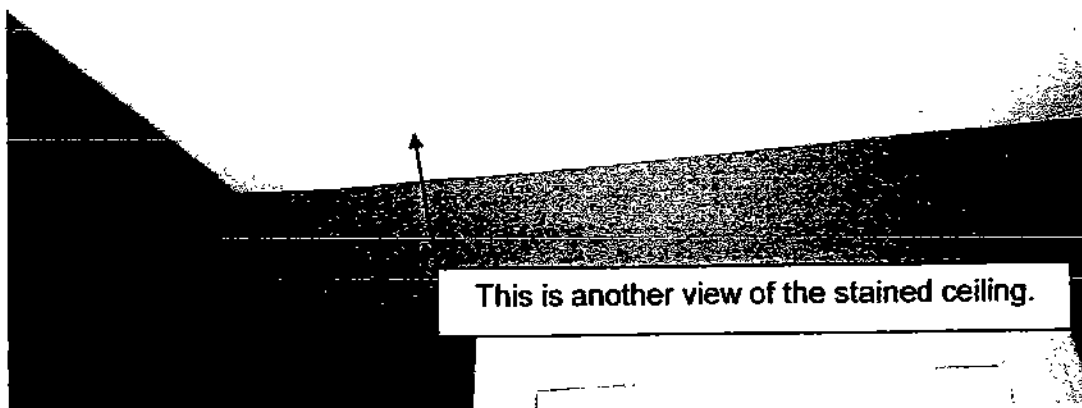
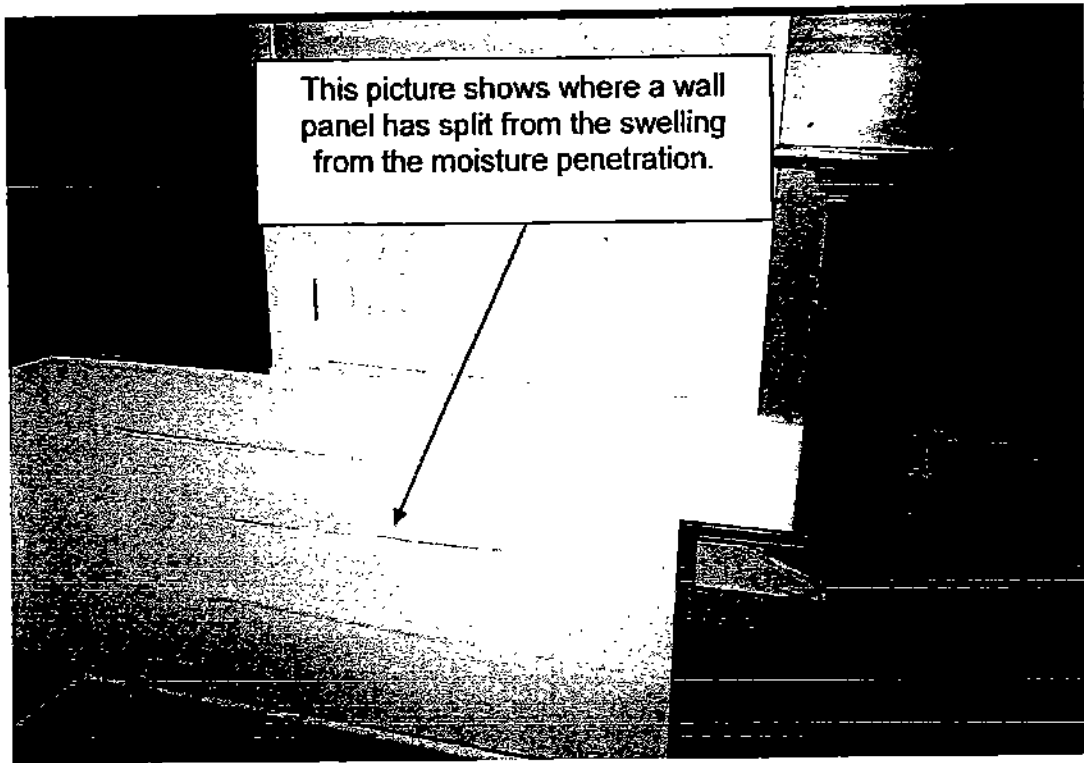
This picture shows some of the stains on the ceiling from the rain from Hurricane Ivan and the subsequent rains to this point. Even though the roof was damaged during Hurricane Ivan a temporary roof has not been installed to prevent additional damage.

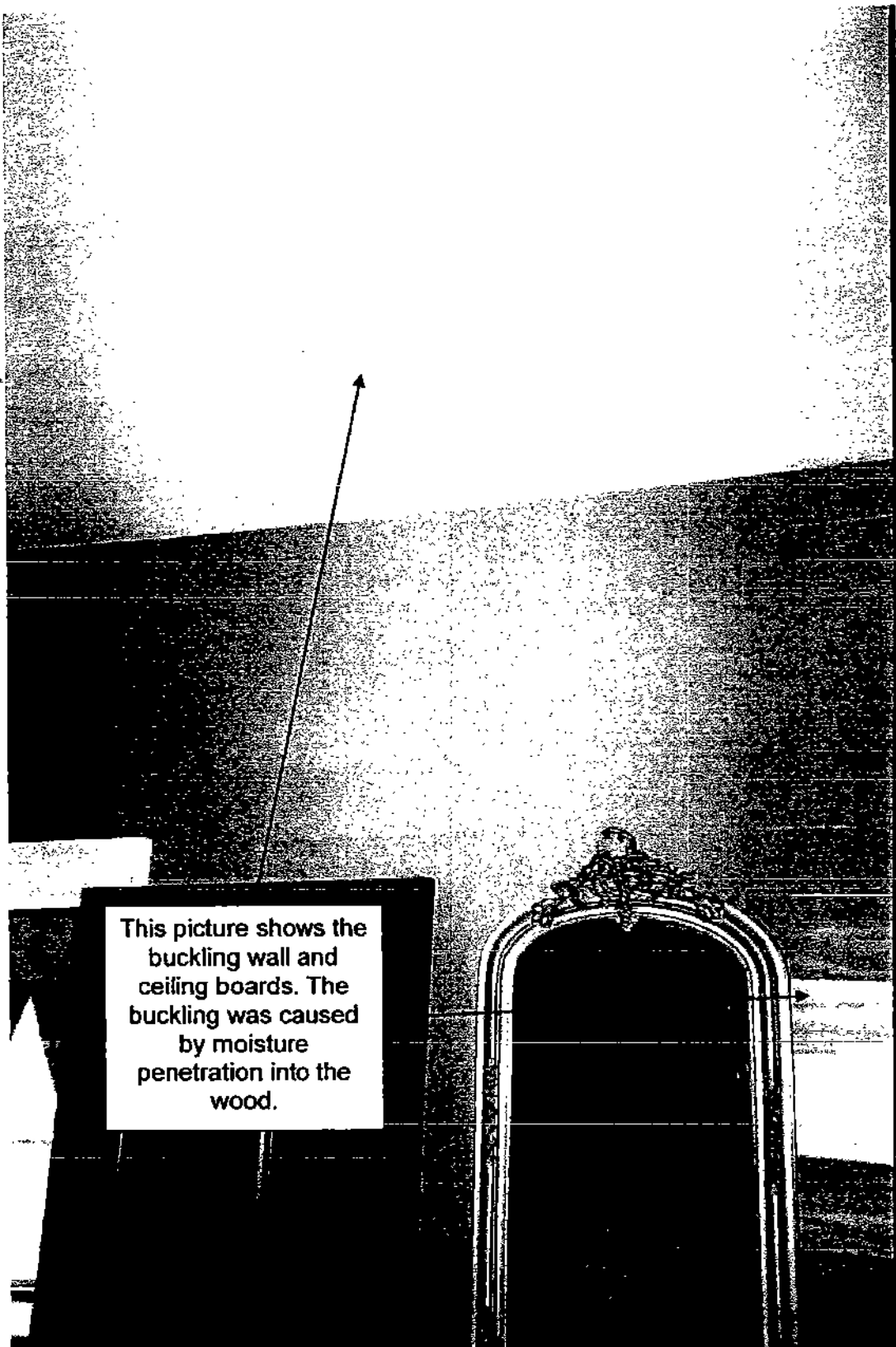


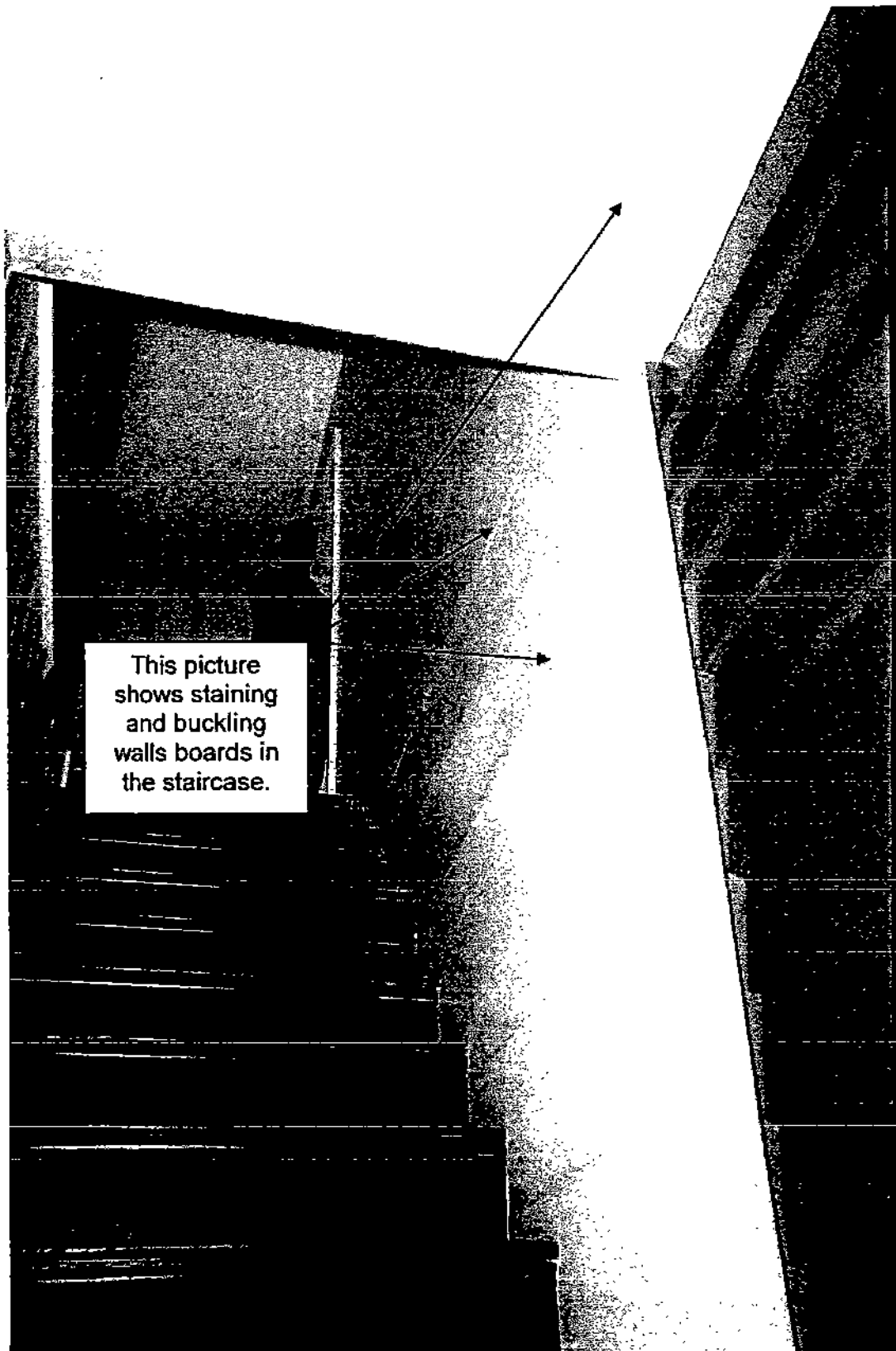
This is another view of ceiling stains in a different room of the home. This type of staining is common throughout the home.

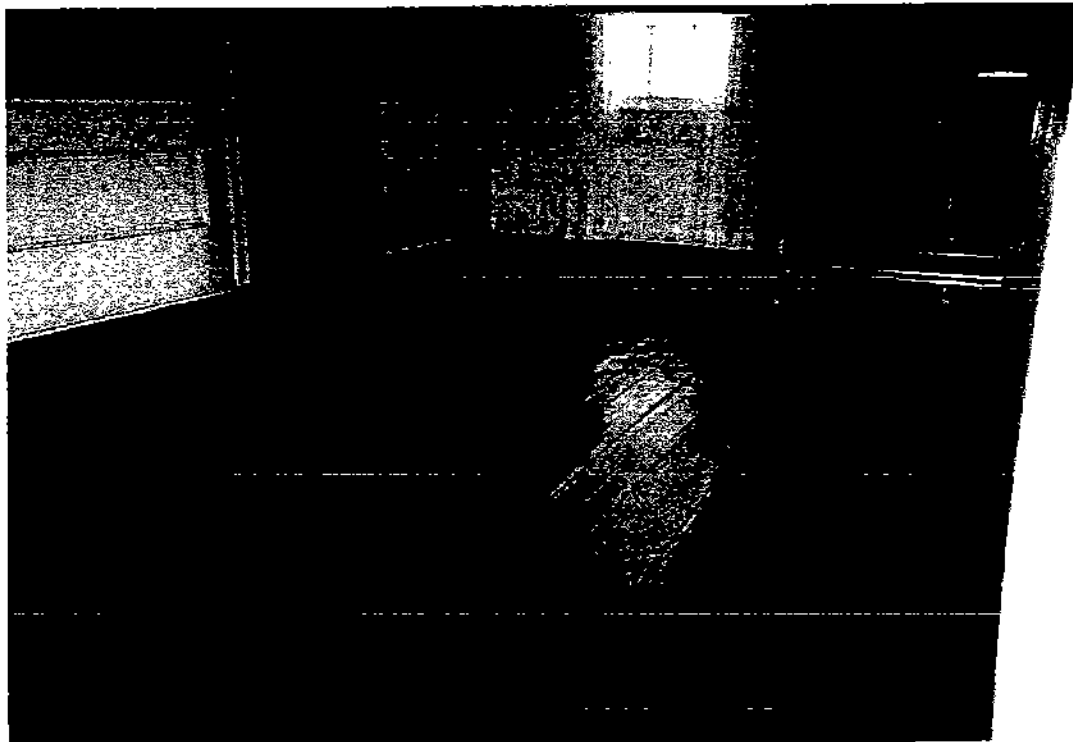
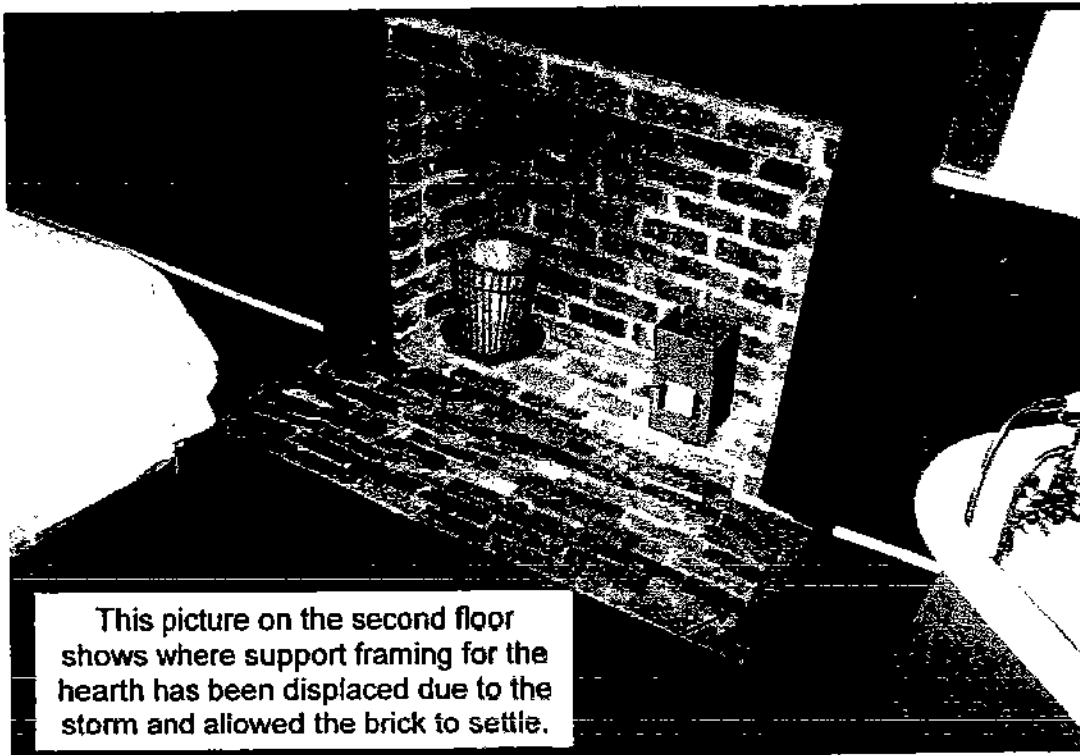






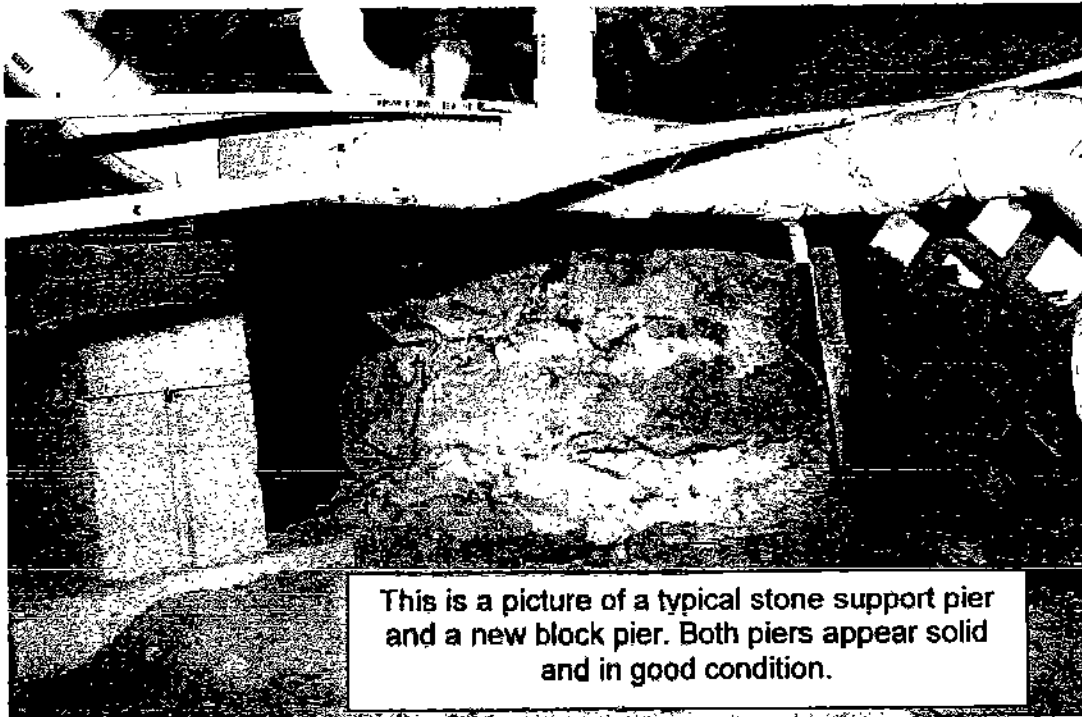


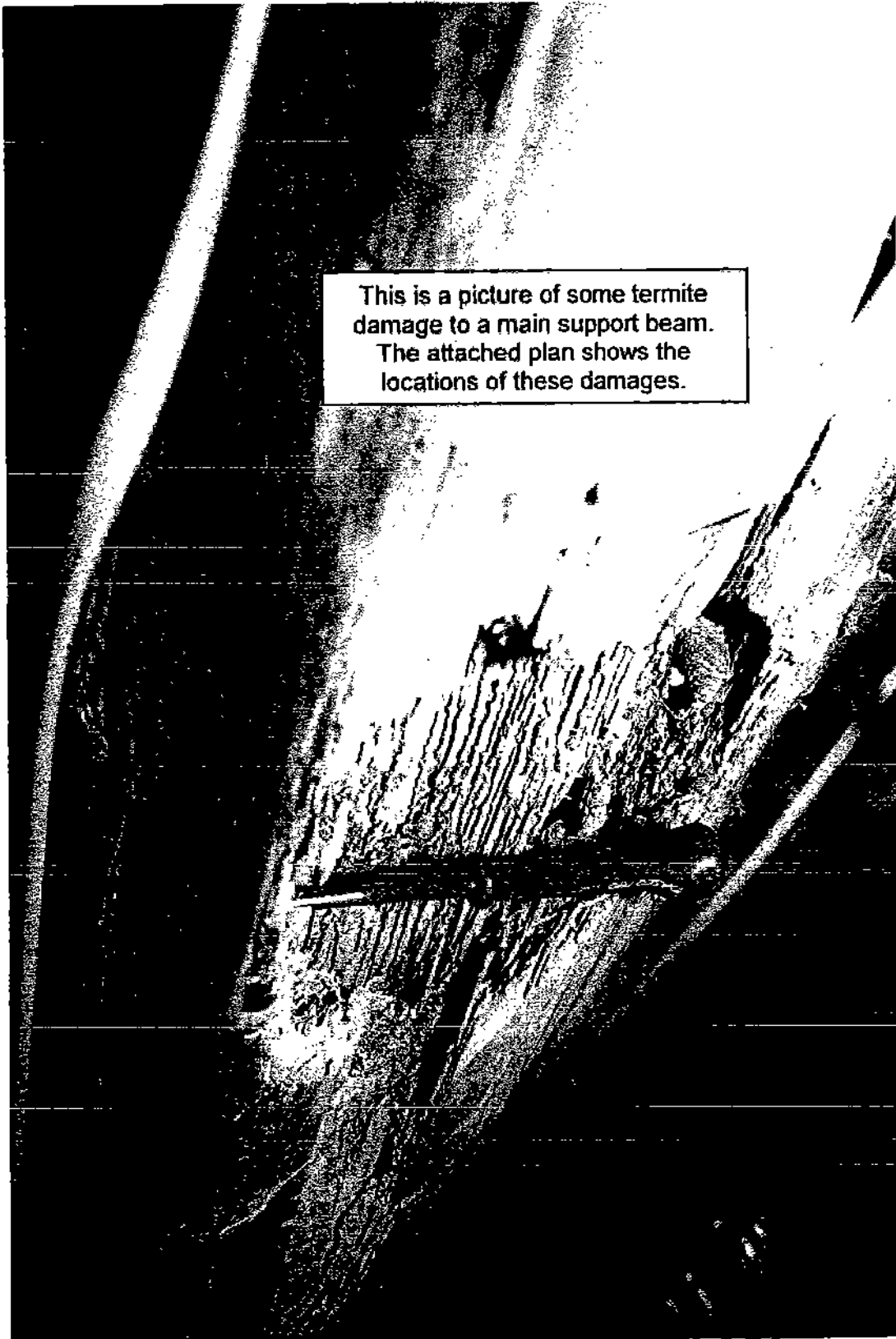


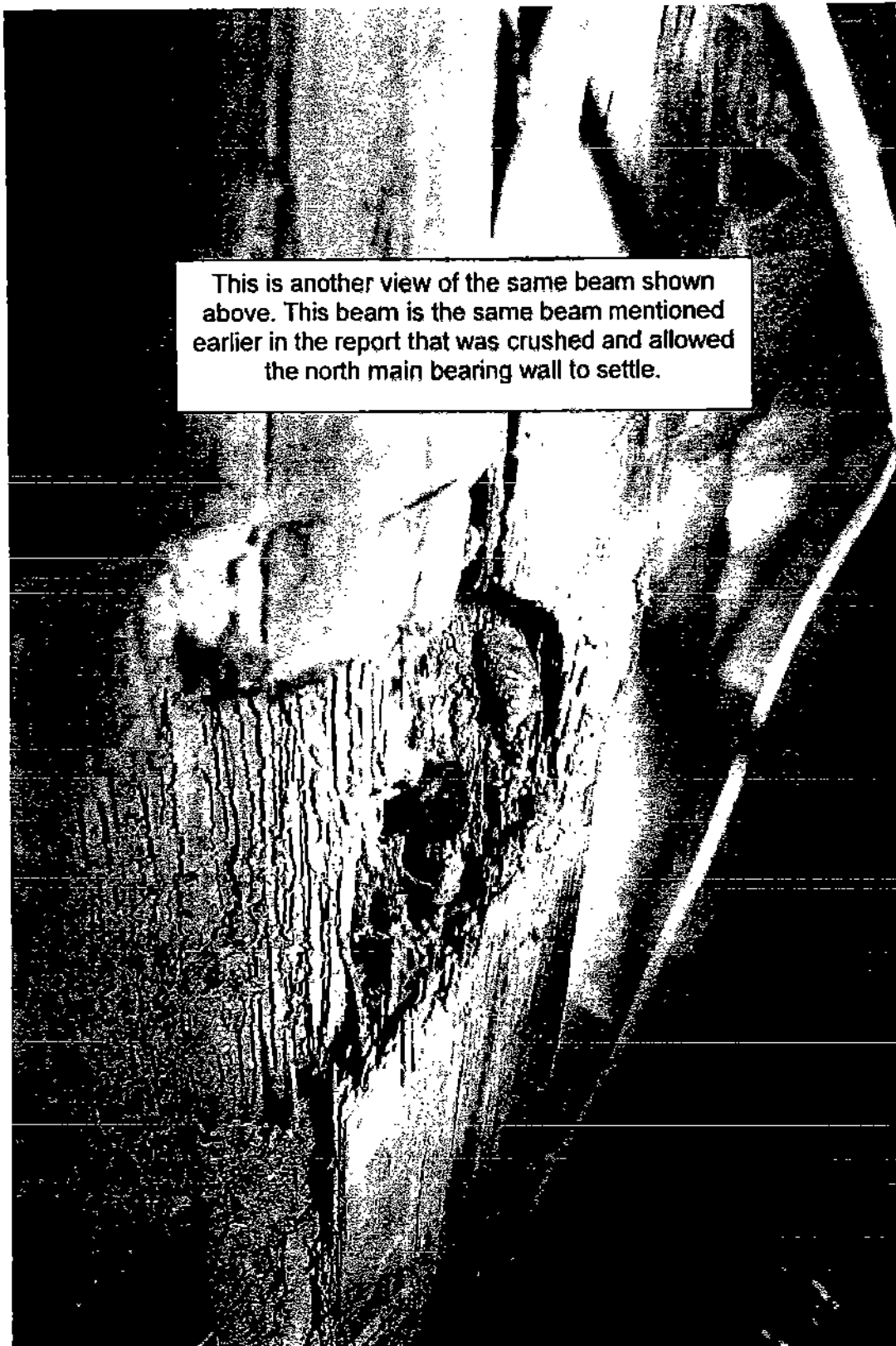


The picture above shows some warping of the floor boards on the first floor. Notice the lifting of the board along the wall at the left. The main support beam of

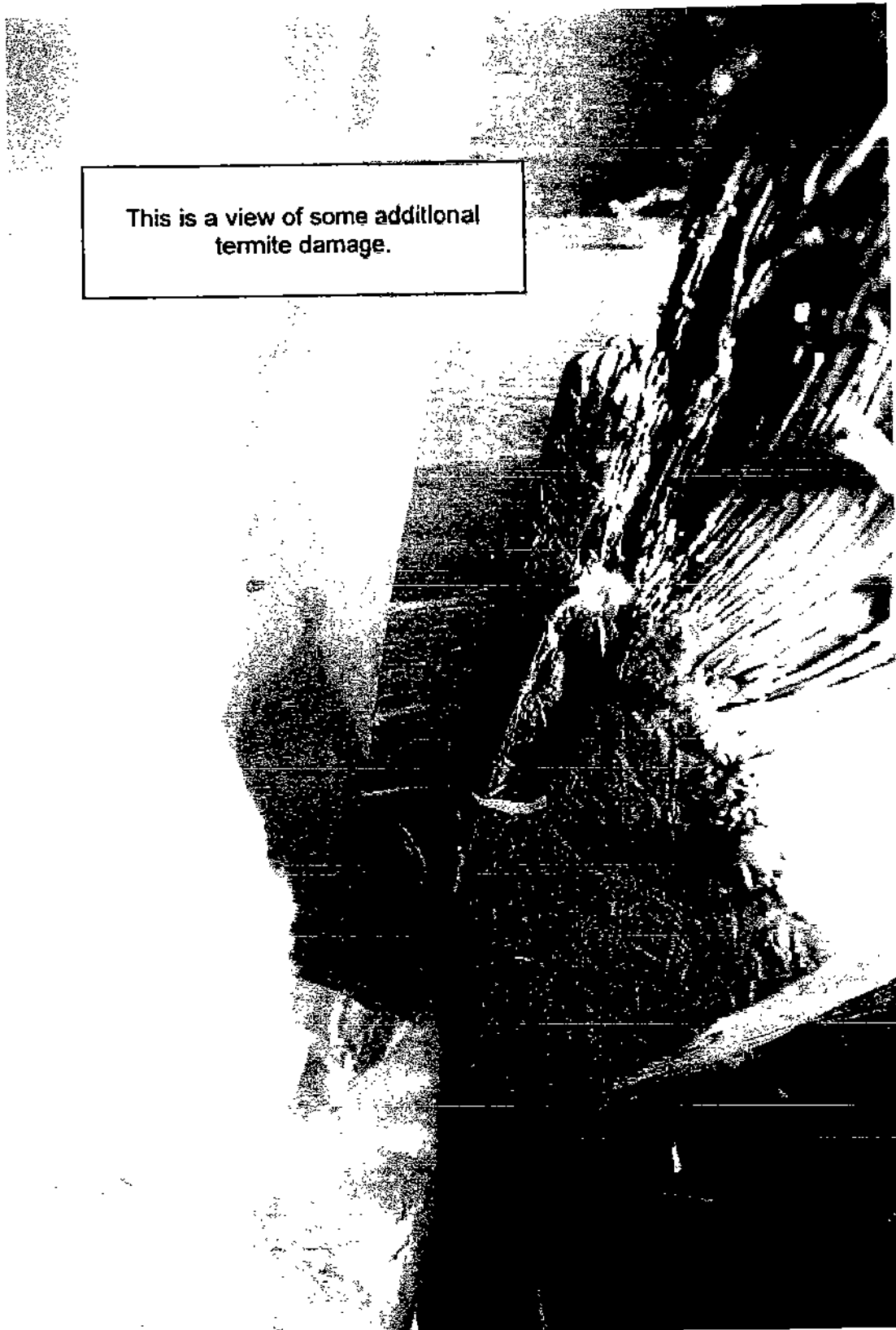
the north main bearing wall has suffered significant termite damage. The termites do not appear to be active at this time.

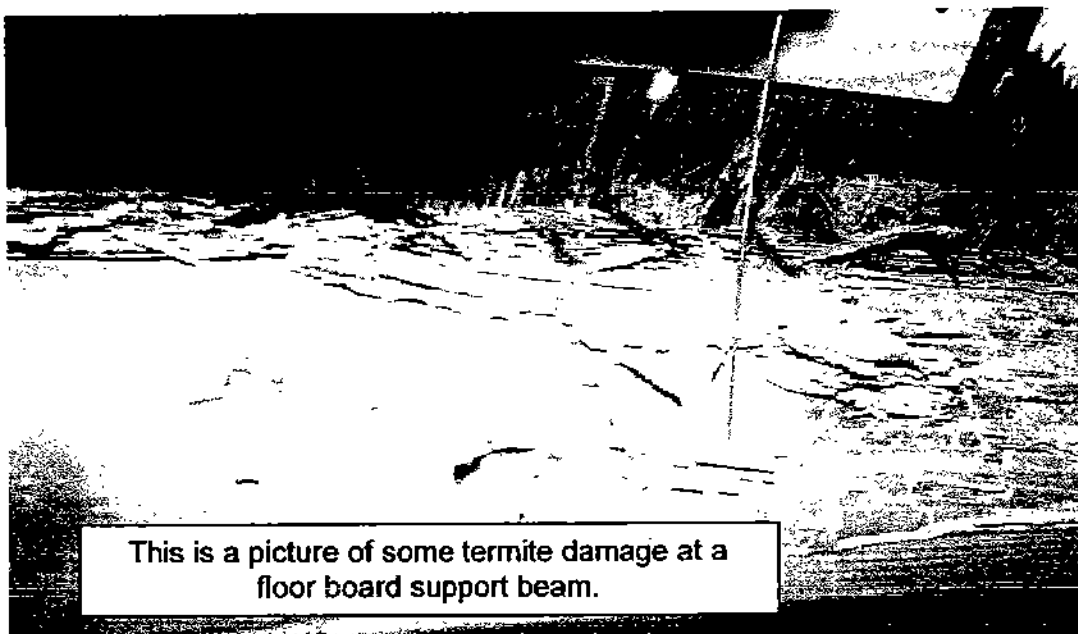






This is another view of the same beam shown above. This beam is the same beam mentioned earlier in the report that was crushed and allowed the north main bearing wall to settle.





BUILDING CODE VIOLATIONS: N/A

POOR CONSTRUCTION WORKMANSHIP ISSUE: N/A

CONCLUSIONS: The metal roof of the home was damaged during the hurricane and has allowed moisture to enter the home and damage the ceiling, walls and floors. **It should be noted that no temporary roof has been installed to protect the home from further moisture damage.** This moisture damage includes staining, buckling and cupping of the wood ceiling, walls and floors. The repair for the buckled or cupped wood is to remove and plane the wood and then re-install or to replace the warped member with new material. We recommend, however, that the house be dried in with at least a temporary roof, and the hardwood walls, floors and ceilings be allowed to dry and season before work is performed on these materials. Some cupping may come out after the drying is complete. Moisture is still entering the house now because of the unprotected roof.

The two main rooms downstairs appear to slope to the north and west. The floors are sloping and the wall has settled due to termite weakened floor beams being "crushed" during the high wind loads from Hurricane Ivan. The repair for these weakened members is replacing the members or reinforcing the member with new material. The locations of these damaged members are shown on the attached floor plan.

Cain and Associates stands behind the findings of this report and reserves the right to add to or amend this report should new information be made available or discovered at a later date.

Signed: [Signature], Construction Inspector, Date: _____
Signed: [Signature], Structural Engineer, Date: 12/14/04
William C. Bridges AL PE 15260

